

Information to identify the case:

Debtor 1	<u>Kathiuska Vera Tudela</u>	Social Security number or ITIN	xxx-xx-9081
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-30865-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathiuska Vera Tudela

11/3/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Kathiuska Vera Tudela
DebtorCase No. 11-30865-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 40

Date Rcvd: Nov 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2016.

db +Kathiuska Vera Tudela, 20 Mulberry Street, Jersey City, NJ 07305-4853
 intp +America's Servicing Company, Attn McCalla Raymer, LLC, 1544 Old Alabama Road,
 Roswell, GA 30076-2102
 cr +Wells Fargo Bank NA, Phelan Hallinan & Schmieg PC, 400 Fellowship Road Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
 514789323 +America's Servicing Company, c/o McCalla Raymer, LLC, Bankruptcy Department,
 1544 Old Alabama Road, Roswell, GA 30076-2102
 512170434 Elizabeth Gas, PO Box 4569 Location 6250, Atlanta, GA 30302-4569
 512170435 +FIA Card Services/Bank Of America, Goldman & Warshaw, PO Box 2500,
 West Caldwell, NJ 07007-2500
 512170439 +Luz Sota, 20 Mulberry St., Jersey City, NJ 07305-4853
 512170441 Ocwen Loan Servicing LLC, P.O. Box 6440, Carol Stream, IL 60197-6440
 512170444 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 512170443 +Pablo W Placencia, C/O Manuel R. Grova, Jr. Esq., 75 Elizabeth Avenue,
 Elizabeth, NJ 07206-1632
 512170442 +Pablo W Placencia, 586 Chase Ave., Lyndhurst, NJ 07071-2704
 512399134 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 512170446 Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
 512170449 +Wells Fargo, C/O Phelan Hallinan & Schmieg, 400 Fellowship Road; Suite 100,
 Mt Laurel, NJ 08054-3437
 515746392 +Wilmington Savings Fund Society, FSB, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, New York 10523-2300
 515746393 +Wilmington Savings Fund Society, FSB, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, New York 10523, Wilmington Savings Fund Society, FSB,
 Knuckles, Komosinski & Elliott, LLP 10523-2300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 03 2016 23:35:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 03 2016 23:35:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512170428 +EDI: AMEREXPR.COM Nov 03 2016 23:13:00 American Express, P.o. Box 981537,
 El Paso, TX 79998-1537
 512170429 +EDI: AMEREXPR.COM Nov 03 2016 23:13:00 American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 512359224 EDI: BECKLEE.COM Nov 03 2016 23:13:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 512280357 EDI: BECKLEE.COM Nov 03 2016 23:13:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512170430 +EDI: WFFC.COM Nov 03 2016 23:13:00 American Servicing Co., 1 Home Campus,
 Des Moines, IA 50328-0001
 512170432 EDI: BANKAMER.COM Nov 03 2016 23:13:00 Bank Of America N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512170436 EDI: BANKAMER.COM Nov 03 2016 23:13:00 Fleet Bk Na, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512170431 EDI: BANKAMER2.COM Nov 03 2016 23:13:00 Bank Of America, PO Box 25118,
 Tampa, FL 33622-5118
 512170433 +EDI: BANKAMER2.COM Nov 03 2016 23:13:00 Bk Of Amer, PO Box 17054,
 Wilmington, DE 19850-7054
 512170437 EDI: RMSC.COM Nov 03 2016 23:13:00 Gemb/jc Penneys, Po Box 984100, El Paso, TX 79998
 512170438 +EDI: RMSC.COM Nov 03 2016 23:13:00 Gemb/l And T, Po Box 981400, El Paso, TX 79998-1400
 512483859 +EDI: IRS.COM Nov 03 2016 23:13:00 IRS Special Procedures Unit, PO Box 7317,
 Philadelphia, PA 19101-7317
 512170440 +EDI: TSYS2.COM Nov 03 2016 23:13:00 Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 514571486 E-mail/Text: bkdepartment@rtresolutions.com Nov 03 2016 23:36:00
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
 Dallas, Texas 75247-4029
 514571489 E-mail/Text: bkdepartment@rtresolutions.com Nov 03 2016 23:36:00
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
 Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
 1349 Empire Central Drive, Suite #150
 512170445 +EDI: SEARS.COM Nov 03 2016 23:13:00 Sears/citibank Sd, N, 701 East 60th St N,
 Sioux Falls, SD 57104-0432
 512170447 +EDI: CITICORP.COM Nov 03 2016 23:13:00 The Home Depot/cbsd, Po Box 6497,
 Sioux Falls, SD 57117-6497
 512170448 +EDI: VERIZON.COM Nov 03 2016 23:13:00 Verizon NJ, Po Box 33078,
 St Petersburg, FL 33733-8078
 512397748 +EDI: WFFC.COM Nov 03 2016 23:13:00 Wells Fargo Bank NA, 1 Home Campus MAC #X2302-04C,
 Des Moines IA 50328-0001
 513455072 +EDI: WFFC.COM Nov 03 2016 23:13:00 Wells Fargo Bank, NA, Attention: Bankruptcy Dept.,
 Mac# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: Nov 03, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512170450 +EDI: WFNNB.COM Nov 03 2016 23:13:00 Wfnnb/victorias Secret, 220 W Schrock Rd,
Westerville, OH 43081-2873

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512532038 FIRST Financial Equities, Inc., a New York Corpora, c/o Zucker, Goldberg, & Ackerman, LLC
514571488* ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655
(address filed with court: Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
PO Box 36655, Dallas, Texas 75247-4029)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

Ashley L. Rose on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
cmecf@sternlav.com, nmm@kkelaw.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA dba Americas Servicing Company
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor Wells Fargo Bank NA nj.bkecf@fedphe.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, NA dba Americas Servicing Company
jackerman@zuckergoldberg.com
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13BTT
kbo@kkelaw.com, nmm@kkelaw.com
Marc G. Alster on behalf of Debtor Kathiuska Vera Tudela malster@alsterlaw.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 8